

TEXAS CAPITAL BANCSHARES, INC.

	CPP Disbursement Date 01/16/2009	RSSD (Holding Company) 2706735	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$5,694	\$6,437	13.1%		
Loans	\$5,163	\$5,920	14.7%		
Construction & development	\$911	\$543	-40.4%		
Closed-end 1-4 family residential	\$842	\$1,373	63.0%		
Home equity	\$3	\$2	-39.3%		
Credit card	\$0	\$0			
Other consumer	\$23	\$17	-25.5%		
Commercial & Industrial	\$1,995	\$1,990	-0.3%		
Commercial real estate	\$771	\$1,118	45.0%		
Unused commitments	\$1,143	\$1,307	14.3%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$210	\$134	-36.3%		
Asset-backed securities	\$0	\$0			
Other securities	\$56	\$52	-7.9%		
Cash & balances due	\$80	\$105	30.3%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$3,976	\$8,247	107.4%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$3,833	\$8,452	120.5%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$5,190	\$5,896	13.6%		
Deposits	\$4,201	\$5,544	32.0%		
Total other borrowings	\$957	\$298	-68.9%		
FHLB advances	\$325	\$0	-100.0%		
Equity					
Equity capital at quarter end	\$505	\$541	7.3%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$6	-\$3	NA		
Performance Ratios					
Tier 1 leverage ratio	9.0%	7.9%	--		
Tier 1 risk based capital ratio	9.1%	8.9%	--		
Total risk based capital ratio	10.4%	10.2%	--		
Return on equity ¹	5.8%	9.6%	--		
Return on assets ¹	0.5%	0.8%	--		
Net interest margin ¹	4.3%	4.4%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	66.6%	60.2%	--		
Loss provision to net charge-offs (qtr)	131.4%	75.6%	--		
Net charge-offs to average loans and leases ¹	0.6%	1.2%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	5.3%	6.2%	0.6%	0.6%	--
Closed-end 1-4 family residential	0.4%	0.9%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	1.2%	4.2%	0.0%	1.3%	--
Commercial & Industrial	1.4%	1.9%	0.0%	0.6%	--
Commercial real estate	0.0%	1.1%	0.0%	0.0%	--
Total loans	2.0%	2.0%	0.2%	0.3%	--